

Exhibit 3

In order to complete your transaction with us, you must electronically sign and date this Agreement. We cannot commit to make a loan to you unless your completed application is approved by our underwriting department, located on the Tribe's Reservation. Once you sign and submit this Agreement, we will either approve or deny your request for credit from our office located on tribal land. If your information cannot be verified by the Effective Date, your request for credit will not be approved, we will not fund the loan, and you will not incur any finance charge or fees.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
483.65%	\$1625.84	\$1000.00	\$2625.84

Your Payment Schedule will be:

Number of Payment	Payment Amount	Payment Date
1	\$218.82	06/07/2019
2	\$218.82	06/21/2019
3	\$218.82	07/05/2019
4	\$218.82	07/19/2019
5	\$218.82	08/02/2019
6	\$218.82	08/16/2019
7	\$218.82	08/30/2019
8	\$218.82	09/13/2019
9	\$218.82	09/27/2019
10	\$218.82	10/11/2019
11	\$218.82	10/25/2019
12	\$218.82	11/08/2019

Late Charge: If a payment is three (3) days or more late, you will be charged \$25.

Prepayment: If you pay off early, you will not have to pay a penalty

See the terms of the Loan Agreement below for any additional information about nonpayment, default, any required repayment in full before the schedule date, and prepayment penalties.

ITEMIZATION OF AMOUNT FINANCED: Amount Financed/Amount given to you directly \$1000.00

PAYMENT DISBURSEMENT OPTIONS

DISBURSEMENT: If your Loan is approved, we will process disbursement of your loan proceeds within one (1) business day of the day your loan is approved. A business day is a regular work day and does not include Saturday, Sunday or

holidays. You authorize us to use commercially reasonable efforts to initiate a credit entry by depositing the proceeds of your loan into Your Bank Account described in your Disbursement and Payment Choice Authorization. The date that your loan proceeds are deposited to Your Bank Account is the "Disbursement Date". Unavoidable delays as a result of bank holidays, the processing schedule of your individual bank, inadvertent processing errors, "acts of god", or "acts of terror" may extend the time for the deposit.

AUTHORIZATION FOR ACH CREDIT: You agree that we may initiate a credit entry to your Bank Account for an amount consistent with this Agreement on or before the Effective Date. If you revoke this authorization before we credit the loan proceeds to you, then we will not be able to deposit the loan proceeds into your Bank Account. To find out whether or not a deposit has been made, you may contact customer service at (844) 600-9737.

EXPEDITED FUNDING SERVICE: If you want to receive your loan proceeds at least one business day sooner than through a regularly scheduled disbursement, we offer you an Expedited Funding Service. If you choose this Expedited Funding Service, your loan proceeds deposited into Your Bank Account on the same business day as your Loan is approved (if before 9:00 a.m. Pacific) time or the next business day if after that time.

For example, if your loan was approved at 8:30 a.m. on Friday, your loan proceeds would likely be deposited into Your Bank Account on Monday. *But*, if you wanted to use the Expedited Funding Service, then your loan proceeds would be disbursed to you on Friday.

Note that the timing of when your bank actually makes these funds available to you is entirely controlled by your bank and not us.

DISBURSEMENT CHOICE AUTHORIZATION for Layma, Loan #: 3802962
LLC d/b/a Little Lake Lending

REVIEW VERY CAREFULLY BEFORE EXECUTING THIS DISBURSEMENT AUTHORIZATION

DISBURSEMENT AUTHORIZATION

Your ACH Credit Disbursement Authorization

By electronically signing this Disbursement Authorization below, you voluntarily authorize us to initiate disbursement credit to the bank account you provide below. This Disbursement Authorization is a part of and relates to this Agreement dated 05/22/2019 (the "Agreement"). The words "you" and "your" mean the borrower who has electronically signed this Disbursement Authorization. The words "we", "us" and "our" mean Layma, LLC d/b/a Little Lake Lending and our successors and assigns.

Disbursements to your Bank Account. Unless otherwise agreed, disbursement credits of your loan proceeds will be made to the following bank account ("your Bank Account")

DISBURSEMENT CHOICE AUTHORIZATION for Layma, Loan #: 3802962
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Disbursements to your Bank Account. Unless otherwise agreed, disbursement credits of your loan proceeds will be made to the following bank account ("your Bank Account")

Bank Name:

Transit ABA Number:

Deposit Account Number:

We will make these disbursement credits by Automated Clearing House (ACH) entries, unless you have requested Expediting Funding Service via wire transfer.

BY TYPING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS DISBURSEMENT AUTHORIZATION AND AGREEING TO ALL THE TERMS OF THIS AUTHORIZATION.

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS DISBURSEMENT AUTHORIZATION FOR YOUR RECORDS.

[Kevin Williams](#) I agree that Layma, LLC d/b/a/ Little Lake Lending and its successors and assigns may initiate an ACH credit disbursement to My Bank Account.

ERROR RESOLUTION NOTICE: In the event (i) you have a question about an electronic transfer or if (ii) you find an error, you must telephone us at (844) 600-9737, email us at customerservice@littl lakelending, or contact us by mail at 2770 Mission Rancheria Rd., Lakeport, CA 95453. We must hear from you no later than sixty (60) days after the FIRST debit or credit that is the basis of the problem or error. (1) Tell us your name and account number (if any); (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. For errors involving new accounts, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

CONFIDENTIALITY: We will disclose information to third parties about your account or the transfers you make: (1)

where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant; or (3) in order to comply with a government agency or court orders; or (4) as described in our privacy notice, provided separately.

PAYMENT METHOD OPTIONS

PAYMENTS: You are required to make the payments for each period outlined in the payment schedule above ("Installment Period") on or before the payment due dates in the payment schedule ("Payment Due Dates"). If you would like to repay your loan according to a payment plan other than as set forth herein, you must contact a customer service representative no later than three (3) days prior to your next scheduled Payment Due Date to make those payment schedule modifications if you would like them in effect for the next Payment Due Date. You will make your payments on or before every Payment Due Date until you have paid the entire principal and accrued finance charge(s) and any other charges as described in this Agreement. If on the final scheduled Payment Due Date ("Maturity Date"), you still owe amounts under this Agreement, you will pay those amounts in full on that date. You may elect to make your payments electronically: You may also elect to make your payments by check and mail your payments to us.

ELECTRONIC PAYMENT: If you elect to make your payments electronically, then your payment plus any NSF, Late or Refused Instrument Charge fees due to us, if applicable, will be debited electronically from your Bank Account on each Payment Due Date as set forth in your payment schedule (see "**PAYMENT CHOICE AUTHORIZATION**" below) through one of the electronic methods described below. **You may revoke your payments** by contacting customer service at (844) 600-9737 or emailing us at customerservice@littlowlakelending.com. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). For the purposes of these disclosures, our business days are Mon-Fri 8am - 5pm MST. Saturdays, Sundays, and Holidays are not included.

PAYMENTS BY ACH DEBIT: If you elect to pay by ACH debit, then you authorize us, our successors and assigns to initiate automatic debits for payments from your Bank Account. You agree that we will initiate debit entries on each scheduled payment date or thereafter for the scheduled amount, or any lesser amount you owe. You authorize us to initiate separate ACH debit entries to your Bank Account identified in the Payment Choice Authorization for any returned payment and NSF, Late or Refused Instrument Charge fees in the amounts set forth in this Agreement. You agree that we may reinitiate any ACH up to two (2) additional times for the same amount if an ACH is dishonored. **You do not have to authorize payments by ACH debit in order to receive a loan from us. If you do not want to make payments by ACH debit, please review the other available payment options below.**

VERIFICATION: You certify that the information given in connection with this Agreement is true and correct. You authorize us to verify all of the information that you gave us such as any past and/or present employment history, income and bank account details as may be necessary to process your application for a loan determine Due Dates and administer your account with us. **You specifically authorize us to use information you provided us, including your social security number and/or bank account number, to verify information in your Bank Account through telephone initiated bank records.** You also give us consent to obtain information about you from consumer reporting agencies or other sources. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States bankruptcy code.

You may revoke this authorization by contacting us in writing at customerservice@littlowlakelending.com or by phone at (844) 600-9737. You must contact us at least three (3) business days prior to when you wish the authorization to terminate. If you revoke the ACH authorization, you authorize us to make your payments by remotely-created checks as set forth below.

You have the right to receive notice of all transfers varying in amount from the range specified below. You acknowledge that we elected to offer you a specified range of amounts for the recurring electronic debiting (in lieu of providing the notice of transfers in varying amount). The amount of any ACH debit will range from (i) the payment amount provided in this Agreement (which may be less than a scheduled payment if partial prepayments have been made), to (ii) an amount equal to the scheduled payment plus as applicable, any returned payment charges and/or any late charges you may owe under this Agreement. For any recurring electronic debit outside of this specified range, we will send you a notice. Therefore, by agreeing to the terms of this ACH Credit and Debit Authorization you choose to only receive notice when a

recurring electronic debit amount exceeds the range specified.

You authorize us to verify all of the information that you have provided, including past and/or current information. You agree that the debit entries authorized herein are voluntary, and that certain entries will recur at substantially regular intervals. If there is any missing or erroneous information in or with your loan application regarding your Bank Account, then you authorize us to verify and correct such information. If any payment cannot be obtained by ACH, you remain responsible for such payment and any resulting fees.

PAYMENT BY CHECK: If you elect to pay by check, then you agree to repay all amounts due pursuant to this Agreement via check by mailing your payments to us at 2770 Mission Rancheria Rd., Lakeport, CA 95453. All mailed payments must reach us by 4 p.m. MST on or before one (1) business days prior to the Payment Due Date to ensure timely processing of your payment. If you provide a check as a payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day that we receive your payment, and you will not receive your check back from your financial institution.

REMOTELY-CREATED CHECK AUTHORIZATION: If (1) you subsequently revoke your ACH authorization, (2) we are unable to process your payments by ACH for any reason, or (3) you have defaulted on a payment, then by electronically signing this Agreement you authorize us to create checks bearing your typed name and other information as may be required under applicable law, rather than your handwritten signature, drawn on your Bank Account, and to submit each check for payment to the Bank or other financial institution in the amount of each payment owing to us under this Agreement on or after each scheduled payment date ("Remotely Created Check"), otherwise known as a demand draft, telecheck, preauthorized draft or paper draft. If a Remotely Created Check is returned unpaid by the Bank or other financial institution, then you authorize us to create and submit a remotely created check for any late fees, or other amounts accrued pursuant to this Agreement. You agree that your typed name or other designation mandated by applicable law will constitute your authorized signature fully reflecting your intent to authenticate any such Remotely Created Check. If you believe we charged your Bank Account in a manner not contemplated by this authorization, then please contact us at . You authorize us to vary the amount of any preauthorized payment by Remotely Created Check as needed to repay amounts owing, as modified by any partial prepayments. **This Remotely Created Check authorization is only effective if you revoke** your ACH authorization, we are unable to process your payments by either method for any reason, or you defaulted on a payment. If you would like to dispute a payment related to a remotely created check, determine whether a payment was genuine, withhold payment of a remotely created check, or obtain re-crediting of amounts we obtained via a remotely created check, contact us by calling: (844) 600-9737.

CHECK CONVERSION NOTIFICATION: If you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

ASSIGNMENT. This Loan Agreement may not be assigned by you. We may assign or transfer this Loan Agreement and our related rights and obligations without notice to you, and your consent is not required if we make such an assignment or transfer.

DEFAULT. You will be in default under this Agreement if you do not pay us a scheduled payment or any other amounts you owe us when due or your chosen payment method is stopped, denied or otherwise dishonored. If you default on your loan, we can choose to declare all principal, finance charges and other amounts that you owe us to be immediately due and payable in full. If you are in default and you authorized debits from Your Bank Account, you agree that we can debit Your Bank Account or debit card, as applicable, for the full amount that you owe us. Additionally, if you do not cooperate with us on repaying your debt to us we may submit your name to a collection agency and we may also report the incident to a consumer reporting agency database. This may negatively impact your ability to write checks or to receive loans or advances from other companies.

LATE CHARGE. You agree to pay a late charge of \$25 if a payment is three (3) days or more late. If you authorized debits from Your Bank Account in your Payment Choice Authorization, you agree that we may debit your Bank Account for any late charges.

REFUSED INSTRUMENT CHARGE.

If your payment method is stopped, denied or otherwise dishonored, then you agree to pay us a fee of \$25. If you authorized debits from either Your Bank Account or debit card in your Payment Choice Authorization, you agree that we may debit your Bank Account or debit card, as applicable, for any refused instrument charges. Your refused instrument may also cause your payment to be late which could result in your having to also pay a late charge.

PAYMENT CHOICE AUTHORIZATION	Loan #: 3802962
for Layma, LLC d/b/a Little Lake Lending	
REVIEW VERY CAREFULLY BEFORE EXECUTING THIS PAYMENT CHOICE AUTHORIZATION	

PAYMENT CHOICE AUTHORIZATION

Your PAYMENT CHOICE AUTHORIZATION

By electronically signing this Payment Choice Authorization below, you voluntarily authorize us to initiate debits you have authorized. This Payment Choice Authorization is a part of and relates to this Agreement dated 05/22/2019 ("Agreement"). The words "you" and "your" mean the borrower who has electronically signed this Payment Choice Authorization. The words "we", "us" and "our" mean Layma, LLC d/b/a Little Lake Lending and our successors and assigns.

Automatic Payment from Your Bank Account. You authorize us and our successors and assigns to process payment debit entries out of your Bank Account by the payment process you have authorized above, such as ACH entries, Remotely Created Checks or transactions through your debit card accessing your Bank Account listed below:

Bank Name:	
Transit ABA Number:	
Deposit Account Number:	

You specifically authorize us to use this PAYMENT CHOICE to process debit entries from your Bank Account for all payments due under this Agreement in a sum equal to your payment amount due under the Agreement; provided, however, that you preauthorize us to vary the amount of any debit entry on each Payment Due Date as needed to adjust a payment due on the Loan to reflect: (1) any payment you make; (2) any amounts you still owe under this Agreement on the final scheduled Payment Due Date; and, (3) for any late, returned item charges, nonsufficient fund fees and other fees imposed under the Agreement.

PAYMENT CHOICE AUTHORIZATION Loan #: 3802962
 for Layma, LLC d/b/a Little Lake Lending
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Automatic Payment from Your Bank Account. You authorize us and our successors and assigns to process payment debit entries out of your Bank Account by the payment process you have authorized above, such as ACH entries, Remotely Created Checks or transactions through your debit card accessing your Bank Account listed below:

Bank Name:

Transit ABA Number:

Deposit Account Number:

You specifically authorize us to use this PAYMENT CHOICE to process debit entries from your Bank Account for all payments due under this Agreement in a sum equal to your payment amount due under the Agreement; provided, however, that you preauthorize us to vary the amount of any debit entry on each Payment Due Date as needed to adjust a payment due on the Loan to reflect: (1) any payment you make; (2) any amounts you still owe under this Agreement on the final scheduled Payment Due Date; and, (3) for any late, returned item charges, nonsufficient fund fees and other fees imposed under the Agreement.

Number of Payment	Payment Amount	Payment Date
1	\$218.82	06/07/2019
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7	\$218.82	08/30/2019
8	\$218.82	09/13/2019
9	\$218.82	09/27/2019
10	\$218.82	10/11/2019
11	\$218.82	10/25/2019
12	\$218.82	11/08/2019

If you are in default, you authorize us to process one or more debit entries to pay all principal, finance charges and other amounts due to us as provided in the Agreement. You authorize us to re-process debit entries for the same amounts if any attempted payment transaction is dishonored.

We will provide you with ten (10) days' notice prior to processing a preauthorized debit entry that varies

from the scheduled amounts detailed above, unless the variance results from your request and your new authorization for us to change the amount of your payments going forward.

YOU MAY REVOKE YOUR AUTHORIZATION TO AUTOMATIC PAYMENTS AT ANY TIME BY CONTACTING US DIRECTLY AT (844) 600-9737 OR CustomerService@littl lakelending.com. Your revocation must be received no less than three (3) business days prior to your scheduled payment date. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). **YOU UNDERSTAND THAT REVOKING YOUR AUTHORIZATION DOES NOT RELIEVE YOU OF THE RESPONSIBILITY OF PAYING ALL AMOUNTS DUE IN FULL THAT ARE OWED BY YOU UNDER THE LOAN AGREEMENT.**

BY TYPING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS PAYMENT CHOICE AUTHORIZATION AND AGREEING TO ALL THE TERMS OF THIS AUTHORIZATION.

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION FOR YOUR RECORDS.

[Kevin Williams](#) I agree that Layma, LLC d/b/a/ Little Lake Lending and its successors and assigns may initiate electronic fund transfer payments from My Bank Account, via the PAYMENT CHOICE. **PLEASE NOTE, YOU ARE NOT REQUIRED TO AUTHORIZE THIS PAYMENT CHOICE AUTHORIZATION OPTION IN ORDER TO BE APPROVED FOR A LOAN FROM US. YOU MAY CHOOSE TO PAY BY CHECK BY FOLLOWING THE INSTRUCTIONS IN THE "PAY BY CHECK" SECTION OF THIS AGREEMENT AND ON THE APPLICATION SCREEN.**

ERROR RESOLUTION NOTICE: In the event (i) you have a question about an electronic transfer or if (ii) you find an error, you must telephone us at (844) 600-9737 , email us at CustomerService@littl lakelending.com, or contact us by mail at 2770 Mission Rancheria Rd., Lakeport, CA 95453. We must hear from you no later than sixty (60) days after the FIRST debit or credit that is the basis of the problem or error. (1) Tell us your name and account number (if any); (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. For errors involving new accounts, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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SPECIAL NOTICES:

? **YOUR LOAN IS AN EXPENSIVE FORM OF BORROWING.**

? **YOU CAN SAVE FINANCE CHARGES BY PAYING OFF YOUR LOAN EARLY EITHER IN PART OR IN FULL.**

? **YOUR LOAN IS DESIGNED TO ASSIST YOU IN MEETING YOUR SHORT-TERM CASH NEEDS. IT IS NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS.**

? **NON-PROFIT CREDIT COUNSELING SERVICES ARE AVAILABLE IN YOUR COMMUNITY FOR CONSUMERS EXPERIENCING FINANCIAL PROBLEMS.**

YOUR PROMISE TO PAY: You promise to pay us the Amount Financed and finance charges according to the payment schedule in the Truth in Lending Disclosures at the beginning of this Loan Agreement plus all other amounts owed to us under this Loan Agreement. You agree that your finance charges will be calculated at the Annual Percentage Rate in the Truth in Lending Disclosures. You will pay us as you chose in your Payment Choice Authorization. All payments will be applied first to finance charges and fees and then to principal. If you prepay all or part of the principal amount due on your loan, your finance charges on the amount prepaid will be calculated as of the date the payment is made.

WHEN YOU BEGIN PAYING FINANCE CHARGE(S): This is a 'simple finance charge' loan. Your loan bears finance charges on the outstanding principal from the date your loan proceeds are disbursed to you until paid in full, at a fixed rate of 483.65 per year. Your actual finance charges may be more than the disclosed Finance Charge if you make your payments late or less if you make your payments early. Finance charges are earned by us on a daily basis by applying the finance charge rate to your unpaid principal balance (without including any accrued Late Payment Fees, Returned Payment Fees, finance charges or other fees and charges) for the time that your principal balance is owed based on a 365-day year. We will apply payments first to any Late Payment Fees, Returned Payment Fees and other fees and charges under this Agreement, then to finance charges and lastly to the unpaid principal balance of your loan.

CONSUMER REPORTS: You authorize us to obtain consumer reports about you now or in the future as long as you owe us money under this Loan Agreement.

CANCELLATION. You may cancel your payment obligations under this Loan Agreement, without cost or finance charges, no later than 1:00 p.m. Pacific time of the next business day immediately following the Disbursement Date ("Cancellation Deadline"). Your right to cancel your loan only applies if your loan either hasn't funded or, if it has, the funds are returned to us as explained below. To cancel your payment obligations on this loan, you must inform us **in writing**, on or before the Cancellation Deadline, by sending an email to customerservice@littlalakelending.com, stating that you want to cancel future payment obligations on this loan. If we timely receive your written notice of cancellation on or before the Cancellation Deadline but **before** the loan proceeds have been deposited into Your Bank Account, then we will not debit Your Bank Account and both your and our obligations under this Loan Agreement will be rescinded. However, if we timely receive your written notice of cancellation on or before the Cancellation Deadline but **after** the loan proceeds have been deposited into Your Bank Account, then you authorize us to effect a debit to Your Bank Account or your debit card as you chose in your Payment Choice Authorization to allow us to recover the principal amount of this Loan Agreement. If we receive payment of the principal amount via the debit, then both your and our obligations under this Loan Agreement will be rescinded. If we do not receive payment of the principal amount by debit to Your Bank Account or your debit card, then this Loan Agreement will remain in full force and effect.

GOVERNING LAW. The laws of the Tribe and federal law, as applicable, will govern this Loan Agreement, without regard to the laws of any state, including the conflict of laws rules of any state. You agree to be bound by Tribal law, and in the event of a bona fide dispute between you and us, Tribal law and applicable federal law shall exclusively apply to such dispute.

SOVEREIGN IMMUNITY: This Loan Agreement and all related documents are being submitted by you to us as an economic arm, instrumentality, and wholly-owned and operated business of the Tribe. The Tribe is a federally-recognized American Indian Tribe and enjoys governmental sovereign immunity. Because we and the Tribe are entitled to sovereign immunity, you will be limited as to what claims, if any, you may be able to assert against the Tribe and us. To encourage resolution of consumer complaints, any complaint may be submitted by you or on your behalf to the Tribe for review as described under "Tribal Dispute Resolution Procedure Provision" below.

PRESERVATION OF SOVEREIGN IMMUNITY: It is the express intention of the Tribe and us operating as an economic arm of the Tribe, to fully preserve, and not waive either in whole or in part, exclusive jurisdiction, sovereign governmental immunity, and any other rights, titles, privileges, and immunities, to which we and the Tribe are entitled. To protect and preserve the rights of the parties, no person may assume a waiver of sovereign immunity. No waiver is or can be made except by express written declaration of the Tribe's governing body specifically authorizing a waiver for the matter in question. No such waiver has been made with respect to either your Loan Agreement or your Payment Choice Authorization.

TRIBAL HOTLINE: If you have already contacted Customer Service in an attempt to resolve an issue or concern and still need additional assistance, please contact Tribal Consumer Financial Services at 1-855-227-8301 between the hours of 9am and 5pm Pacific Time.

MILITARY LENDING: By signing this Agreement you certify that you are not a member of the military or the spouse/dependent of a military member. Specifically, you certify that you are not, and you are not the spouse or dependent of a regular reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of thirty (30) days or fewer, or servicing on Active Guard or Reserve Duty. (Dependents include the member's spouse, child under the age of 18 years old or an individual for whom the member provided more than one half of their financial support for 180 days preceding the date of this Agreement).

TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION

As an accommodation to consumers, the Tribe has established a Tribal Dispute Resolution Procedure (the "Tribal Dispute Resolution Procedure") to review and consider any and all types of complaints made by or on behalf of our consumers relating to or arising from the Loan Agreement. You may request a copy of the Tribal Consumer Financial Services Regulatory Ordinance by written request mailed along with a self-addressed postage pre-paid return envelope to Tribal Consumer Financial Services Regulatory Ordinance Request, Attn: Regulatory Agent, P.O. Box 632, Finley, California 95435. The Tribe and Enterprise intend and require, to the extent permitted by law, for any complaint lodged, filed, or otherwise submitted by you or on your behalf to follow the Procedure. Under the Procedure, a consumer who, in the course of his or her otherwise lawful and proper use of Enterprise's business, has concerns about the operation of any part of Enterprise or who otherwise believes himself or herself to be aggrieved by some aspect of the operation of any part of Enterprise's business, shall direct his or her concerns or dispute in the first instance to Enterprise management, either orally or in writing. A consumer's complaint to the Enterprise shall be considered similar in nature to a petition for redress submitted to a sovereign government, without waiver of sovereign immunity and exclusive jurisdiction, and does not create any binding procedural or substantive rights for a petitioner. In the event that the consumer is dissatisfied with Enterprise's initial determination, he or she may request review of Enterprise's initial determination by submitting such request in writing to the Tribal Consumer Financial Services Regulatory Authority ("Authority"), P.O. Box 632, Finley, California 95435, no later than ten (10) days after receiving Enterprise's initial determination. You will have the opportunity to be heard regarding the dispute, in person or through telephonic conference. You may be represented by legal counsel at your own expense. A consumer may then appeal an Authority opinion by submitting such request in writing to the Tribal Business Committee within twenty (20) days of receiving the Authority's final written decision. Any decision of the Tribal Business Committee on appeal shall be final and not subject to further appeal. Any determination by or on behalf of the Tribe or Tribal Consumer Financial Services Regulatory Authority, whether procedural or substantive, shall be made by the Tribe in its sovereign discretion.

WAIVER OF JURY TRIAL: The Tribal Dispute Resolution Procedure has been created by the Tribe and the Enterprise as a courtesy to consumers and is the sole and exclusive dispute resolution

mechanism for disputes and claims arising under this Agreement. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. The words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to this Tribal Dispute Resolution Provision, ("this Provision"), the validity and scope of this Provision and any claim or attempt to set aside this Provision; (b) all U.S. federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement, the information you gave us before entering into this Loan Agreement, including the customer information application, and/or any past Loan Agreement or Agreements between you and us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against the Tribe, us and/or any of our employees, agents, directors, officers, governors, managers, members, parent company or affiliated entities (collectively, "related third parties"), including claims for money damages and/or equitable, declaratory, or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties ("Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by agreeing to this Waiver of Jury Trial provision:

(a) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. All disputes including any Representative Claims against us and/or related third parties shall be resolved by the TRIBAL DISPUTE RESOLUTION PROCEDURE only on an individual basis with you as provided for pursuant to Tribal law. **THEREFORE, NO LITIGATION OR ARBITRATION IS AVAILABLE AND NO JUDGE OR ARBITRATOR SHALL CONDUCT CLASS PROCEEDINGS; THAT IS, YOU SHALL BE INELIGIBLE TO SERVE AS A CLASS ACTION REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN LITIGATION OR ARBITRATION.**

4. All disputes arising out of, relating to, or in connection with this Agreement shall be finally settled under the Tribal Dispute Resolution Procedure.

5. This Tribal Dispute Resolution Procedure is binding upon and benefits you, your respective heirs, successors and assigns. This Tribal Dispute Resolution Procedure is binding upon and benefits the Tribe, us, our successors and assigns, and related third parties. This Provision continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. This Tribal Dispute Resolution Procedure survives any cancellation, termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

Your right to file suit against us for any claim or dispute arising from or relating to this Agreement is limited by the WAIVER OF JURY TRIAL AND THE TRIBAL DISPUTE RESOLUTION PROCEDURE provisions.

THIS TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION MEANS THAT:

YOUR RIGHT TO FILE SUIT AGAINST US FOR ANY CLAIM OR DISPUTE REGARDING THIS AGREEMENT IS LIMITED BY THIS PROVISION AND SOVEREIGN IMMUNITY.

YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.

- **YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; AND**
- **YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT OR ARBITRATION FILED AGAINST US AND/OR RELATED THIRD PARTIES.**

CONSENT TO ELECTRONIC COMMUNICATIONS

The following terms and conditions govern electronic communications in connection with this Loan Agreement and the transaction evidenced by this Loan Agreement (this "Consent"). By electronically signing this Loan Agreement by clicking the "I AGREE" button and entering your name below, you are confirming that you have agreed to the terms and conditions of this Consent and that you have the ability to download or print a copy of this Consent for your records. You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us or that is sent by any third-party collection agency with which we contract for the purpose of collection efforts related to this Loan Agreement ("Collection Agency"), including but not limited to, this Loan Agreement, this Consent, disclosures, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, and transaction information (collectively, "Communications"), may be sent to you electronically by sending it to you by e-mail. We may also, from time to time, post the information at our web site, www.littlelakelending.com.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You may obtain a copy of any Communication sent by Little Lake Lending by contacting us at www.littlelakelending.com, writing to us at customerservice@littlelakelending.com, or by calling us at (844) 600-9737. You also can withdraw your consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. If you choose to receive Communications in paper or non-electronic form, we may elect to terminate this Loan Agreement and demand payment of the amount then due by the date of your withdrawal of consent; or by the expiration of any minimum term mandated by law, whichever is later.
- You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us or sending us an e-mail, using secure messaging, at least five (5) days before the change.
- In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet. Microsoft Internet Explorer 6 or equivalent browser and above supports this feature. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). You must have your own Internet service provider. We may

amend (add to, delete or change) the terms of this Consent to electronic communication by providing you with advance notice.

CONSENT TO RECEIVE TEXT MESSAGES

- As used in this text consent, "Text Message" means any text messaging communication from us and/or any Collection Agency to you pertaining to your loan, including but not limited to payment information, account information, due dates, delinquent accounts, and program updates relating to your loan, but excluding advertising or telemarketing Text Messages. All Text Messages from us in electronic format to you will be considered "in writing."
- How to Unsubscribe: You may withdraw your consent to receive Text Messages by calling us at (844) 600-9737 or emailing us at customerservice@littlelakeslending.com. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive Text Messages. We will not impose any fee upon you to process the withdrawal of your consent to receive Text Messages. Any withdrawal of your consent to use Text Messages will be effective only after we have a reasonable period of time to process your withdrawal.
- In order to access, view, and retain Text Messages that we make available to you, you must have: (1) a Text Message-capable mobile phone, (2) an active mobile phone account with a communication service provider; and (3) sufficient storage capacity on your mobile phone.
- To request additional information, contact us by telephone at (844) 600-9737.
- The services are available from most of the carriers that offer Text Messaging. Consult your mobile service carrier to confirm that they offer Text Messaging.
- There is no service fee for Text Messages but you are responsible for all charges imposed by your communications service provider, such as fees associated with Text Messaging. Consult your mobile service carrier's pricing plan to determine the charges for sending and receiving Text Messages. These charges will appear on your phone bill. Message frequency depends on account settings.
- You agree that we and any Collection Agency may send any Text Messages related to your loan through your communication service provider in order to deliver them to you and that your communication service provider is acting as your agent in this capacity. You agree to indemnify, defend and hold us and harmless from and against all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance relating to Text Messages. Your obligation under this paragraph shall survive termination of this Loan Agreement. You agree that Text Messages are provided for your convenience only.
- Receipt of each Text Message may be delayed or impacted by factors pertaining to your communications service provider. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Text Messages sent by us.
- We and/or any Collection Agency may modify or terminate Text Messaging services from time to time, for any reason, with or without notice, and without liability to you, any other user or third party.

CONSENT TO RECEIVE ADVERTISING OR TELEMARKETING TEXT MESSAGES AND

TELEPHONE CALLS

By signing this section, you consent to our sending you advertising and telemarketing Text Messages to the mobile phone number you have provided below. You also consent to our making advertising or telemarketing calls to you at your mobile phone number using automatic telephone dialing system or an artificial or prerecorded voice.

_____. Signing this section will be deemed to be your signature acknowledging your consent to receive advertising and telemarketing Text Messages and telephone calls as described above to your mobile phone at 9125088082.

You are not required to consent to advertising or telemarketing Text Messages or calls to obtain credit or other services from us. At any time, you may withdraw your consent to receive advertising or marketing Text Messages or marketing calls to the mobile number provided by calling us at (844) 600-9737 or emailing us at customerservice@littl lakelending.com.

You understand that: any Text Messages we send you may be accessed by anyone with access to your Text Messages; and your mobile phone service provider may charge you fees for Text Messages that we send you, and you agree that we shall have no liability for the cost of any Text Messages.

SIGNATURE AND ACCEPTANCE OF ALL TERMS AND CONDITIONS

BY ENTERING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS LOAN AGREEMENT AND AGREEING TO ALL THE TERMS OF THIS LOAN AGREEMENT INCLUDING:

- THE TRIBAL DISPUTE RESOLUTION PROCEDURES PROVISION
- THE CONSENT TO ELECTRONIC COMMUNICATIONS
- THE CONSENT TO RECEIVE TEXT MESSAGES

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS LOAN AGREEMENT FOR YOUR RECORDS.

[I AGREE] [Kevin Williams](#)

Date: **05/22/2019**

Privacy Policy

Rev. November 2018

FACTS	WHAT DOES LAYMA, LLC DBA LITTLE LAKE LENDING DO WITH YOUR PERSONAL INFORMATION?
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	Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. This notice tells you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <p>? Social Security number and checking account information</p> <p>? Payment history and income</p> <p>? Employment information and wire transfer instructions</p>
	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Layma, LLC chooses to share; and whether you can limit this sharing.

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

	<p>? Call 1-844-600-9737– our menu will prompt you through your choices or</p> <p>? Visit us on the web at www.littlelakelending.com</p> <p>? Contact us via email at customerservice@littlelakelending.com</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
	Call 1-844-600-9737 or go to www.littlelakelending.com

Who is providing this notice?	Layma, LLC dba Little Lake Lending a business wholly-owned by the Big Valley Band of Pomo Indians of the Big Valley Rancheria, is providing this privacy policy.

How does Layma, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures. These measures include computer safeguards and secured files and buildings.
How does Layma, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ? Apply for a loan ? Give us your income information ? Tell us where to send the money ? Provide account information ? Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>You have the right to limit only</p> <ul style="list-style-type: none"> ? sharing for affiliates' everyday business purposes – information about your creditworthiness ? affiliates from using your information to market to you ? sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include other business entities of the Big Valley Band of Pomo Indians of the Big Valley Rancheria</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>? Layma, LLC <i>does not jointly market.</i></p>

